

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Herbert B. Raymond, Esq., Attorneys at Law
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East Orange, New Jersey 07017
(973) 675-5622; (408) 519-6711 Telefax
Email: bankruptcy123@comcast.net
Herbert B. Raymond, Esq.; Jeffrey M.
Raymond, Esq., Kevin DeLyon, Esq.
Attorneys for the Debtor(s)

In Re:

APRIL D. ROBINSON, DEBTOR

Case No.: 17-21145 RG

Chapter: 13

Adv. No.: _____

Hearing Date: 9/20/17 @ 9:00 A.M.

Judge: ROSEMARY GAMBARDELLA

CERTIFICATION OF SERVICE

1. I, KENNETH RAYMOND :

☐ represent _____ in the this matter.

☒ am the secretary/paralegal for HERBERT B. RAYMOND, ESQ., who represents the
DEBTOR_ in the this matter.

☐ am the _____ in the this case and am representing myself.

2. On SEPTEMBER 2, 2017, I sent a copy of the following pleadings and/or documents to the parties
listed in the chart below.

CHAPTER 13 PLAN
CHAPTER 13 TRANSMITTAL LETTER

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: SEPTEMBER 2, 2017

/S/ KENNETH RAYMOND_
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg, Esq. Chapter 13 Standing Trustee 30 Two Bridges Rd. Fairfield, N.J. 07004	CHAPTER 13 TRUSTEE	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
New Century Financial Services, Inc. 110 S Jefferson Rd # 104 Whippany, NJ 07981 Attn: Officer, Managing or General Agent or Any Other Agent Authorized By Appointment or By Law to Receive Service of Process	CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Pressler and Pressler 7 Entin Rd. Parsippany, NJ 07054	ATTORNEYS FOR CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Midland Funding, LLC 2365 Northside Drive San Diego, CA 92108 Attn: Officer, Managing or General Agent or Any Other Agent Authorized By Appointment or By Law to Receive Service of Process Attn: Kenneth A. Vecchione, President and Ceo	CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Name and Address of Party Served	Relationship of	Mode of Service

	Party to the Case	
Einhorn, Harris, Ascher, et. Al. 168 East Main St. Denville, NJ 07834	CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
WARDLAW HARTRIDGE SCHOOL 1295 Inman Avenue Edison, NJ 08820	CREDITOR	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
STARK & STARK 400 Witherspoon St. Princeton, NJ 08540	ATTORNEYS FOR JUDGMENT CREDITOR WARDLAW HARTRIDGE SCHOOL	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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NOTICE OF CHAPTER 13 PLAN TRANSMITTAL

The enclosed ☒ plan, ☐ modified plan is proposed by the debtor and was filed on JUNE 14, 2017. It has been served on you because the plan contains motions that may adversely affect your interest.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

☒ Real Property:

The debtor(s) has valued real property located at 86 Grandview Ave., North Plainfield,
New Jersey [address] at \$ 203,225. The
debtor(s) believes the first lien on the property to be in the approximate amount of \$ 365,229

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: Zillow, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

☐ **Personal Property:**

The debtor(s) has valued personal property described as: _____ at \$ _____.

The debtor(s) believes the lien on the property to be in the approximate amount of \$ _____.
[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for SEPTEMBER 20, 2017.
Objections to any relief sought in the plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH AN ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

City, State, or Zip



86 Grandview Ave, North Plainfield, NJ 07060



86 Grandview Ave, North Plainfield, NJ 07060

4 beds · 2 baths · 1,405 sqft

Edit home facts for a more accurate Zestimate.

OFF MARKET**Zestimate®: \$203,235**

Rent Zestimate®: \$1,950 /mo

Est. Refi Payment

\$755/mo

Is this your rental?

Get a monthly local market report with comparable rentals in your area.

☐ I own and manage this rental☐ I manage this rental for the owner

Enter email

Subscribe

Note: This property is not currently for sale or for rent. The description below may be from a previous listing.

Why not let someone help pay your mortgage? This is a very nice two family home - The first floor has been totally renovated - new kitchen- new floors. There are all separate utilities. 1st Floor Unit 1 Bedroom; 1 Bath; Eat-in kitchen; Porch; 700 SF; Rent \$1150 2nd Floor Unit 3 Bedrooms; 1 Bath; 1000 SF; Rent \$1257

Facts and Features

**Type**
Single Family**Year Built**
1909**Heating**
No Data**Cooling**
No Data**Parking**
No Data**Lot**
4,500 sqft

INTERIOR FEATURES

Bedrooms

Beds: 4

Flooring

Floor size: 1,405 sqft

Home Value

Rental Zestimate**\$1,950/mo****RENT ZESTIMATE RANGE**

\$1,700 - \$2,400/mo

LAST 30 DAY CHANGE

-\$50/mo (-2.5%)

ZESTIMATE

\$203,235

Owner Dashboard

**Do you own this home? See your Owner Dashboard.**

Improve Your Home Value

PROJECT	PROJECT COST	ADDED VALUE
	\$20,822	+\$13,890
	\$18,841	+\$12,651
	\$15,030	+\$10,353
	\$14,603	+\$10,221
	\$20,842	+\$7,780
	\$10,686	+\$6,045
	\$3,156	+\$2,337
	\$1,295	+\$1,327

Price / Tax History

DATE	EVENT	PRICE	\$/SQFT	SOURCE
01/21/09	Listing removed	\$329,000	\$234	EpropertySites
08/24/08	Listed for sale	\$329,000 +21.9%	\$234	EpropertySites
04/27/04	Sold	\$270,000 +38.5%	\$192	Public Record
07/18/03	Sold	\$195,000 +105%	\$138	Public Record
01/25/96	Sold	\$95,000	\$67	Public Record

Neighborhood: 07060

MEDIAN ZESTIMATE

\$257,100



9.1%

Past 12 months

MARKET TEMP

Warm

Buyers' Market

FORECLOSURES (per 10K)

10.1

7.1

1.7

07060

North Plainfield

United States

Zillow predicts will increase 2.3% next year, compared to a 1.2% rise for North Plainfield as a whole. Among 07060 homes, this home is valued 13.7% less than the midpoint (median) home, but is valued 2.1% more per square foot.

Walk Score® 74 (Very Walkable)

NEIGHBORHOOD MAP



NEARBY HOMES



OFF MARKET

\$180,402 -- bds • -- ba • 1,622 sqft
84 Grandview Ave, North Plainfield, NJ

OFF MARKET

\$246,653 -- bds • -- ba • 1,984 sqft
90 Grandview Ave, North Plainfield, NJ

Nearby Schools in North Plainfield

GREATSCHOOLS RATING

GRADES DISTANCE

4 out of 10	North Plainfield High	7-12	0.6 mi
2 out of 10	Somerset Elementary	5-6	0.3 mi
2 out of 10	Hubbard Middle	6-8	1.3 mi

Data by GreatSchools.org

About the ratings: GreatSchools ratings are based on a comparison of test results for all schools in the state. It is designed to be a starting point to help parents make baseline comparisons, not the only factor in selecting the right school for your family.

Disclaimer: School attendance zone boundaries are provided by a third party and subject to change. Check with the applicable school district prior to making a decision based on these boundaries.

Similar Homes for Sale

- 23 Fairview Ave, North Plainfield, NJ 07060**
FOR SALE
\$200,745
4 beds, 2.0 baths, 2022 s...
23 Fairview Ave, North Plai
- 156 Westervelt Ave, North Plainfield, NJ 07060**
FOR SALE
\$216,212
-- beds, -- baths, 1820 sqft
156 Westervelt Ave, North f
- 28 Manning Ave, North Plainfield, NJ 07060**
FOR SALE
\$239,900
3 beds, 2.0 baths, 1225 sqft
28 Manning Ave, North Plai
- 24 Grandview Ave, North Plainfield, NJ 07060**
FOR SALE
\$149,537
-- beds, -- baths, 1699 sqft
24 Grandview Ave, North P

Nearby Similar Sales

- SOLD: \$165,000**
Sold on 2/6/2017
4 beds, 1.5 baths, -- sqft
86-92 Oneida Ave, North Plainfield, NJ 07060
- SOLD: \$172,500**
Sold on 12/27/2016
-- beds, -- baths, 1228 sqft
4 Stone St, North Plainfield, NJ 07060
- SOLD: \$172,500**
Sold on 1/3/2017
-- beds, -- baths, 1520 sqft
24 Park Pl # 6, North Plainfield, NJ 07060
- SOLD: \$176,000**
Sold on 8/10/2017
3 beds, 1.5 baths, 1314 sqft
268 North Dr, North Plainfield, NJ 07060
- SOLD: \$190,000**
Sold on 8/7/2017
3 beds, 1.5 baths, 1594 sqft
363 Newton St, North Plainfield, NJ 07060

91 Summit Ave, North Plainfield, NJ 07060
3 beds, 1.0 baths, -- sqft
91 Summit Ave, North Plain
07060

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Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

☒ Real Property:

The debtor(s) has valued real property located at 108 W. Cherry St., Rahway, NJ
[address] at \$ 182,000. The
debtor(s) believes the first lien on the property to be in the approximate amount of \$ 245,725

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: Appraisal Provided by Lender, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

☐ **Personal Property:**

The debtor(s) has valued personal property described as: _____ at \$ _____.

The debtor(s) believes the lien on the property to be in the approximate amount of \$ _____.
[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

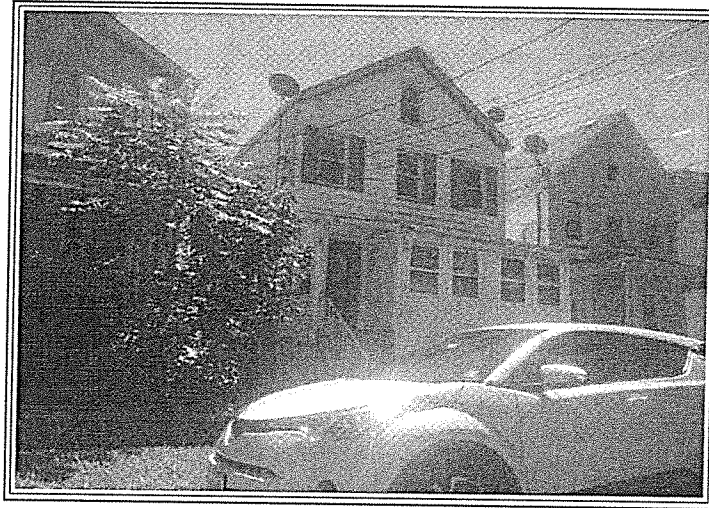
The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

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File No. 6555589

APPRAISAL OF



LOCATED AT:

106 W Cherry St
Rahway, NJ 07065

FOR:

Bayview Loan Servicing
4425 Ponce De Leon Blvd 3rd Floor Village of Merrick Park
Coral Gables, FL 33146

BORROWER:

April Robison

AS OF:

July 24, 2017

BY:

Justin Savino

File No. 6555589

LSI Appraisal, LLC
Bayview Loan Servicing
4425 Ponce De Leon Blvd 3rd Floor Village of Merrick Park
Coral Gables, FL 33146

File Number: 6555589

In accordance with your request, I have appraised the real property at:

106 W Cherry St
Rahway, NJ 07065

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of July 24, 2017 is:

\$182,000
One Hundred Eighty-Two Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.


Justin Savino

Exterior-Only Inspection Residential Appraisal Report

File No. 6555589

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **106 W Cherry St** City **Rahway** State **NJ** Zip Code **07065**
 Borrower **April Robison** Owner of Public Record **April Robison** County **Union**
 Legal Description Block: **148** Lot: **16**
 Assessor's Parcel # **2013-00148-0000-0016** Tax Year **2017** R.E. Taxes \$ **8,190**
 Neighborhood Name **Rahway** Map Reference **Hagstrom** Census Tract **0359.00**
 Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ **0** ☐ PUD HOA \$ **0** ☐ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
 Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) **Loan Servicing**
 Lender/Client **Bayview Loan Servicing** Address **4425 Ponce De Leon Blvd 3rd Floor Village of Merrick Park, Coral Gables, FL 33134**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
 Report data source(s) used, offering price(s), and date(s). **Subject has not been listed in the last 12 months.**

CONTRACT
 I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
 If Yes, report the total dollar amount and describe the items to be paid. _____

NEIGHBORHOOD
 Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	65	%	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	25	%	
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	68	Low	1	Multi-Family	5	%
Neighborhood Boundaries Subject is bound to the north by W Grand Ave., to the south by New Brunswick Ave., to the east by Edgar Pl. and to the west by Route 27.			470		High	125	Commercial	5	%
			220		Pred.	72	Other		%

 Neighborhood Description **The subject is located in a suburban environment with a mix of single family home styles. In addition to the residential neighborhoods the town has commercial establishments and schools located throughout the town. Public transportation is available and New York city is easily accessible via Route 22.**
 Market Conditions (including support for the above conclusions) **Current listings and sales from within the subject's market area show stability in property values. There is an adequate supply of properties on the market with supply and demand appearing to be in balance. Marketing time for reasonably priced properties is typically 1 to 6 months.**

SITE
 Dimensions **25X115** Area **2875** sf Shape **Rectangular** View **N;Res;**
 Specific Zoning Classification **R-1** Zoning Description **Residential**
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe. _____

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	None	<input type="checkbox"/>

 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone **X** FEMA Map # **34039C0044F** FEMA Map Date **09/20/2006**
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe. _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe. _____

IMPROVEMENTS
 Source(s) Used for Physical Characteristics of Property ☐ Appraisal Files ☒ MLS ☒ Assessment and Tax Records ☐ Prior Inspection ☐ Property Owner
☒ Other (describe) **Exterior Inspection, estimated** Data Source(s) for Gross Living Area **Tax Record**

GENERAL DESCRIPTION		GENERAL DESCRIPTION		Heating / Cooling		Amenities		Car Storage	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab	<input type="checkbox"/> Crawl Space	FWA	<input checked="" type="checkbox"/> HWB8	Fireplace(s) #	0	<input checked="" type="checkbox"/> None	
# of Stories	2	<input checked="" type="checkbox"/> Full Basement	<input type="checkbox"/> Finished	<input type="checkbox"/> Radiant		Wood Stove(s) #	0	<input type="checkbox"/> Driveway	# of Cars 0
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	<input type="checkbox"/> Partial Basement	<input type="checkbox"/> Finished	<input type="checkbox"/> Other		Patio/Deck	None	<input type="checkbox"/> Driveway Surface	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Viynyl/Avg	Fuel Gas		<input type="checkbox"/> Porch	None	<input type="checkbox"/> Garage	# of Cars 0		
Design (Style) Colonial	Roof Surface AsphaltShng/Avg	<input type="checkbox"/> Central Air Conditioning		<input type="checkbox"/> Pool	None	<input type="checkbox"/> Carport	# of Cars 0		
Year Built 1900	Gutters & Downspouts Alum/Avg	<input checked="" type="checkbox"/> Individual		<input type="checkbox"/> Fence	None	<input type="checkbox"/> Attached	<input type="checkbox"/> Detached		
Effective Age (Yrs) 7	Window Type Dbl Hung/Avg	<input type="checkbox"/> Other		<input type="checkbox"/> Other	None	<input type="checkbox"/> Built-in			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)									
Finished area above grade contains: 7 Rooms 3 Bedrooms 1.0 Bath(s) 1.732 Square Feet of Gross Living Area Above Grade									
Additional features (special energy efficient items, etc.) None									

 Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). **C4: The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.**
 Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe. _____
 The appraiser assumes that there is no environmental contamination present at the subject site or immediate neighborhood. The appraiser is neither trained nor considered an expert to detect or determine hazardous materials or conditions.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe. _____

Exterior-Only Inspection Residential Appraisal Report File No. 6555589

There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 175,000 to \$ 274,900	
There are 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 160,000 to \$ 240,000	
FEATURE	SUBJECT
106 W Cherry St	1428 Church St
Address Rahway, NJ 07065	Rahway, NJ 07065
Proximity to Subject	0.48 miles NW
Sale Price	\$ 230,000
Sale Price/Gross Liv. Area	\$ 175.57 sq. ft.
Data Source(s)	GSMLS #3330381;DOM 87
Verification Source(s)	Tax Records
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	ArmLth
Concessions	FHA;0
Date of Sale/Time	s02/17;c11/16
Location	N;Res;
Leaschold/Fee Simple	Fee Simple
Site	2875 sf
View	N;Res;
Design (Style)	DT2:Colonial
Quality of Construction	Q4
Actual Age	117
Condition	C4
Above Grade	Total Bdrms Baths
Room Count	7 3 1.0
Gross Living Area	1,732 sq. ft.
Basement & Finished	866sf0sfin
Functional Utility	Average
Heating/Cooling	HWBB Ind/Air
Energy Efficient Items	None
Garage/Carport	None
Porch/Patio/Deck	None
Fire Place	None
Net Adjustment (Total)	\$ 16,500
Adjusted Sale Price	\$ 213,500
of Comparables	Gross Adj. 18.0%
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data source(s) Tax Records	
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data source(s) Tax Records	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	06/14/2016
Price of Prior Sale/Transfer	\$1,000
Data Source(s)	Tax Records
Effective Date of Data Source(s)	07/24/2017
Analysis of prior sale or transfer history of the subject property and comparable sales Subject history revealed no sale or transfer within the last 36 months.	
Comparables history revealed a sales or transfers within the last twelve months. Sale 3 had a bank transfer 6/14/2016 for \$1000	
Summary of Sales Comparison Approach. See addendum	
Indicated Value by Sales Comparison Approach \$ 182,000	
Indicated Value by: Sales Comparison Approach \$ 182,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$	
See addendum	
This appraisal is made <input checked="" type="checkbox"/> as is, <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,	
<input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:	
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 182,000 as of 07/24/2017, which is the date of inspection and the effective date of this appraisal.	

Exterior-Only Inspection Residential Appraisal Report

File No. 6555589

ADDITIONAL COMMENTS	Clarification of Intended Use and Intended User:		
	The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.		
	COST APPROACH	COST APPROACH TO VALUE (not required by Fannie Mae)	
		Provide adequate information for the lender/client to replicate the below cost figures and calculations.	
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) <u>Local land sales if available. Tax assessor percentage of land to improvement value. Subject land value currently estimated at \$48,000. Site value was derived through the abstraction method.</u>			
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW		OPINION OF SITE VALUE = \$ 48,000	
Source of cost data		Dwelling Sq. Ft. @ \$ = \$	
Quality rating from cost service Effective date of cost data		Sq. Ft. @ \$ = \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		Garage/Carport Sq. Ft. @ \$ = \$	
		Total Estimate of Cost-New = \$	
		Less 50 Physical Functional External	
		Depreciation = \$ ()	
		Depreciated Cost of Improvements = \$	
		"As-is" Value of Site Improvements = \$	
Estimated Remaining Economic Life (HUD and VA only) 43 Years		INDICATED VALUE BY COST APPROACH = \$	
INCOME		INCOME APPROACH TO VALUE (not required by Fannie Mae)	
		Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM)		
	PROJECT INFORMATION FOR PUDs (if applicable)		
	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached		
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.		
	Legal name of project		
	Total number of phases	Total number of units	
	Total number of units rented	Total number of units for sale	
	Data source(s)		
PUD INFORMATION	Was the project created by the conversion of an existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.		
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data source(s)		
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.		
	Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.		
	Describe common elements and recreational facilities.		

Exterior-Only Inspection Residential Appraisal Report

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Exterior-Only Inspection Residential Appraisal Report

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22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Justin Savino
Name Justin Savino
Company Name Savino Appraisals
Company Address 90 West 17th St
Bayonne, NJ 07002
Telephone Number 201-920-3700
Email Address jisladder@aol.com
Date of Signature and Report 07/31/2017
Effective Date of Appraisal 07/24/2017
State Certification # _____
or State License # 42RA00409300
or Other (describe) _____ State # _____
State NJ
Expiration Date of Certification or License 12/31/2017

ADDRESS OF PROPERTY APPRAISED

106 W Cherry St
Rahway, NJ 07065

APPRAISED VALUE OF SUBJECT PROPERTY \$ 182,000

LENDER/CLIENT

Name RVS
Company Name Bayview Loan Servicing
Company Address 4425 Ponce De Leon Blvd 3rd Floor Village
Coral Gables, FL 33146
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect exterior subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Exterior-Only Inspection Residential Appraisal Report File No. 6555589

FEATURE		SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
106 W Cherry St			813 Bryant St		1963 Bond St			
Address Rahway, NJ 07065			Rahway, NJ 07065		Rahway, NJ 07065			
Proximity to Subject			0.49 miles SW		0.72 miles NE			
Sale Price			\$ 259,000		\$ 274,900			
Sale Price/Gross Liv. Area		\$ 0.00 sq. ft.	\$ 163.92 sq. ft.		\$ 218.70 sq. ft.		\$ sq. ft.	
Data Source(s)			NJMLS #3378437;DOM 83		NJMLS #3386886;DOM 40			
Verification Source(s)			Tax Records		Tax Records			
VALUE ADJUSTMENTS		DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing								
Concessions								
Date of Sale/Time			c07/17	-12,950	c06/17	-13,745		
Location		N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple		Fee Simple	Fee Simple		Fee Simple			
Site		2875 sf	5000 sf	0	7000 sf	0		
View		N;Res;	N;Res;		N;Res;			
Design (Style)		DT2;Colonial	DT1.5;Cape Cod	0	DT2;Colonial			
Quality of Construction		Q4	Q4		Q4			
Actual Age		117	96	0	97	0		
Condition		C4	C3	-20,000	C3	-20,000		
Above Grade		Total Berms Baths	Total Berms Baths		Total Berms Baths		Total Berms Baths	
Room Count		7 3 1.0	5 3 1.1	+2,500	7 3 1.1	-2,500		
Gross Living Area 30		1,732 sq. ft.	1,580 sq. ft.	4,500	1,257 sq. ft.	14,500		
Basement & Finished Rooms Below Grade		866sf0sfin	790sf0sfwo	0	627sf0sfin	0		
Functional Utility		Average	Average		Average			
Heating/Cooling		HWBB Ind/Air	HWBB Ind/Air		FHA/Gas/CAir	-2,000		
Energy Efficient Items		None	None		None			
Garage/Carport		None	1dw	-2,000	2gd1dw	-12,000		
Porch/Patio/Deck		None	None		Porch	-2,000		
Fire Place		None	None		None			
Net Adjustment (Total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 27,950		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 37,745		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 0	
Adjusted Sale Price of Comparables			Net Adj. -11% % Gross Adj. 16.2% \$ 231,050		Net Adj. -14% % Gross Adj. 24.3% \$ 237,155		Net Adj. 0% % Gross Adj. 0.0% \$ 0	
ITEM		SUBJECT		COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6		
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer								
Data Source(s)		Tax Records		Tax Records	Tax Records			
Effective Date of Data Source(s)		07/24/2017		07/24/2017	07/24/2017	/		
Summary of Sales Comparison Approach								

Uniform Appraisal Dataset Definitions

File No. 6555589

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

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[illegible]

ADDENDUM

Borrower: April Robison		File No.: 6555589
Property Address: 106 W Cherry St		Case No.:
City: Rahway	State: NJ	Zip: 07065
Lender: Bayview Loan Servicing		

Neighborhood Description

The subject is located in a established residential neighborhood comprised of single family, multi family and apartment dwellings with business retail and some commercial. No adverse effect on value. All essential services and most amenities are easily accessible. Route 22 provides easy access to other major highways, employment and shopping centers and New York City.

Comments on Sales Comparison

Subject is a single family ranch style dwelling located in Rahway NJ, which is a mature neighborhood with a mix of home styles. All three sales are located in Ringwood and are similar in appeal. Room count adjustments were made for bathroom utilities only. GLA wddifferences were calculated at \$25.00. Equal weight was given to all comparables in determining the subject's final value conclusion. Comparables 4 and 5 are active sales in the same neighborhood as the subject, but were not considered in the value determination of the subject. They were adjusted at negative 5% to account for the list price to sale price ratio.

My comparable search and results of the initial comparable sale search focused on sales, listings, and pending sales with transaction dates within the past 12 months, located within 3 miles from the subject, within 300sq. ft. above grade GLA, similar site size, similar age within a 25 year range. The initial search resulted in 8 properties; however, the three selected were considered most comparable. The others were of lesser or greater in GLA and site; and/or different physical characteristics. The same criteria was applied to the Active/Pending listings.

Additional Comments

Based upon the analysis detailed in this report, the appraiser estimated a reasonable exposure time to be about 3 to 6 months for the subject property at the opinion of market value reported herein. The estimate of exposure time is derived from market data analysis of the subjects specific marketplace, the appraisers experience within that marketplace, and does not account for special circumstances, i.e. the events of 09/11/2001

I have performed no services, as an appraiser or in any capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment

GLA was not bracketed.

6 month time frame was exceeded due to the lack of similar style sales.

Adjustments were made using historical paired sales analysis.

No personal property was included in the valuation of the subject property.

The subject conforms to the neighborhood with similar GLA, condition, room count, design. The subject's features are not unique when compared to other properties in the neighborhood. The subject is not an over/under improvement or over/under built for the area.

PREDOMINANT PRICE RANGE:

The subject neighborhood is not homogeneous, and contains a very wide variety of properties. All of which sell at multiple price points. The predominant price shown on page one indicates the "mode", a statistical term referring to the most frequently occurring variant in a data set, for the neighborhood. This typically has nothing to do with the subject's relationship within the neighborhood, and should not be considered a benchmark for an over or under improvement. The subject's estimate of market value is within the low to high price range for this area, and is considered an appropriate improvement. The subject conforms to the neighborhood with similar GLA, condition, room count, design. The subject's features are not unique when compared to other properties in the neighborhood. The subject is not an over/under improvement or over/under built for the area.

Final Reconciliation

After all approaches to value have been considered, the most consideration has been given to the market data approach, marketability and appeal similar to the subject. This approach to value best reflects current market and economic trends. The cost approach was not developed because the property is not new construction. The income approach was not developed because the subject is not an income producing property. The sales comparison approach was given the most weight. Most weight was given to sale 3. This sale is the most similar in condition, room count, and location.

30 DAY QUICK SALE VALUE IS \$170,000

Market Conditions Addendum to the Appraisal Report File No. 6555589

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 106 W Cherry St City Rahway State NJ Zip Code 07065
Borrower April Robison

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	3	2	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.50	0.67	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	7	7	7	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	14.00	10.45	10.45	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	235,000	175,000	215,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	44	55	64	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price	275,000	269,000	269,000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Listings Days on Market	49	45	40	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	95.00%	95.00%	95.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
A decline in seller concession trend has been progressive in the past 12 months as sales are on a decline.

Are foreclosure sales (REO sales) a factor in the market? ☒ Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties).
There are REO sales present in the area. There are approximately 30% of these types of sales

Cite data sources for above information. Tax and MLS

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Subject market has been stabilizing with an good supply of active listings within the city. Analysis of these findings found in local multiple listings indicate an stabilization in property values within 12 months of the original appraisal date. Current economy has had an influence on the current stability in property values.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRaiser

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Justin Savino
Name Justin Savino
Company Name Savino Appraisals
Company Address 90 West 17th St
Bayonne, NJ 07002
State License/Certification # 42RA00409300 State NJ
Email Address jtsladder@aol.com

Signature _____
Name _____
Company Name _____
Company Address _____
State License/Certification # _____ State _____
Email Address _____

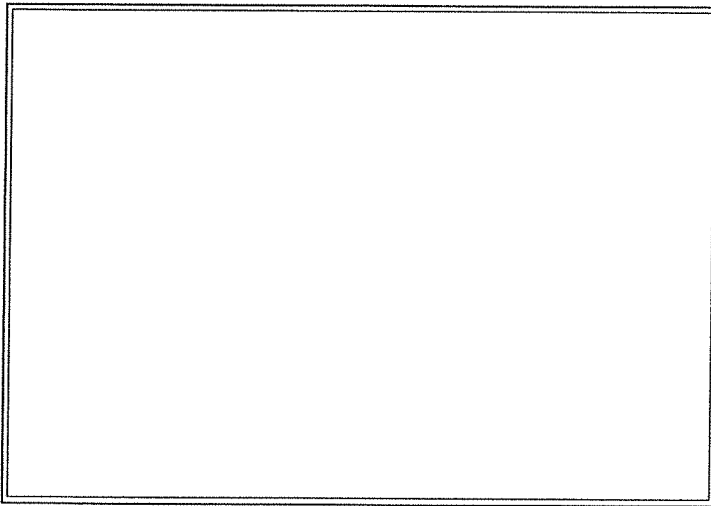
Document Page 26 of 45
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: April Robison		File No.: 6555589
Property Address: 106 W Cherry St		Case No.:
City: Rahway	State: NJ	Zip: 07065
Lender: Bayview Loan Servicing		

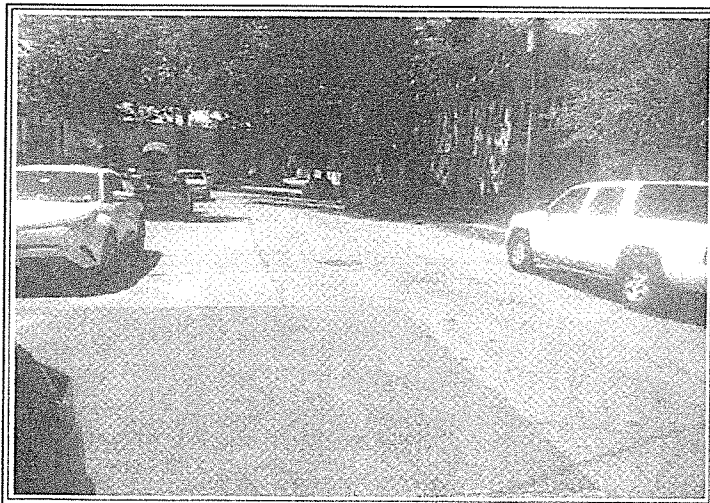


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: July 24, 2017
Appraised Value: \$ 182,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

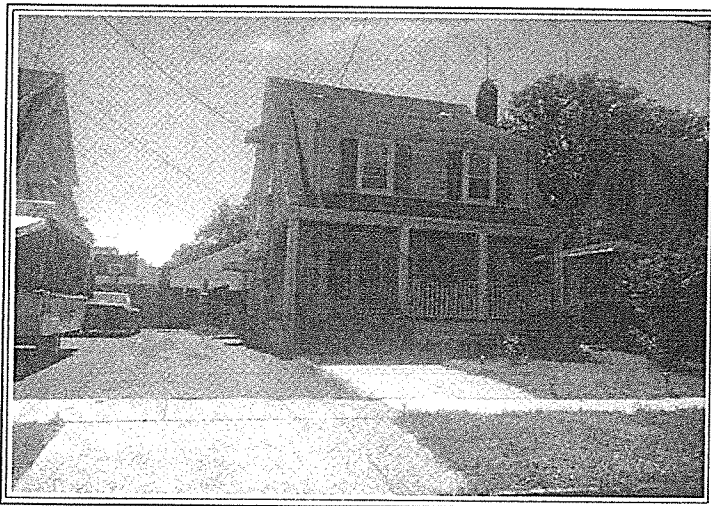
Document Page 27 of 45
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: April Robison	File No.: 6555589
Property Address: 106 W Cherry St	Case No.:
City: Rahway	State: NJ Zip: 07065
Lender: Bayview Loan Servicing	



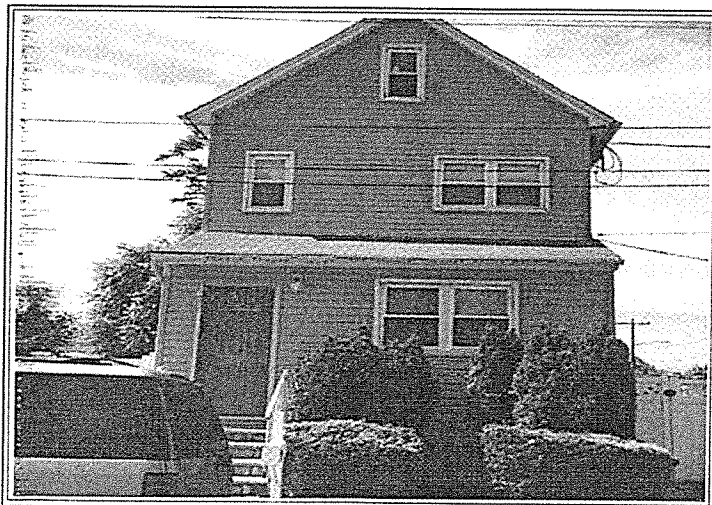
COMPARABLE SALE #1

1428 Church St
Rahway, NJ 07065
Sale Date: s02/17;c11/16
Sale Price: \$ 230,000



COMPARABLE SALE #2

174 Walters St
Rahway, NJ 07065
Sale Date: s10/16;c09/16
Sale Price: \$ 210,000

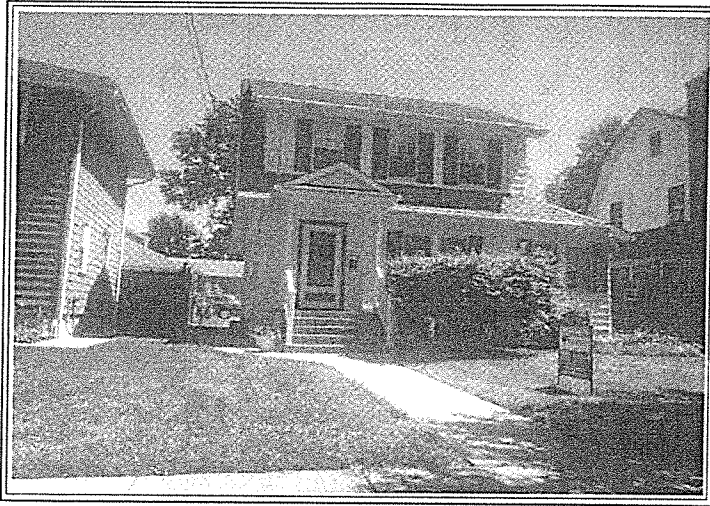


COMPARABLE SALE #3

317 Lafayette St
Rahway, NJ 07065
Sale Date: s12/16;c11/16
Sale Price: \$ 176,900

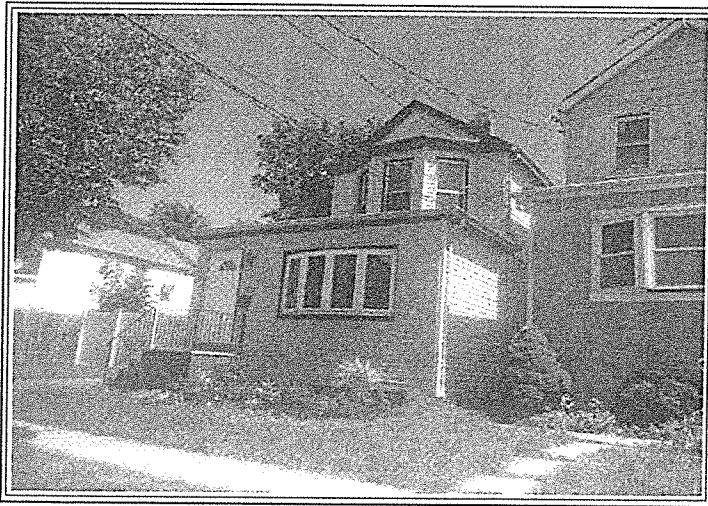
Document Page 28 of 45
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: April Robison	File No.: 6555589
Property Address: 106 W Cherry St	Case No.:
City: Rahway	State: NJ Zip: 07065
Lender: Bayview Loan Servicing	



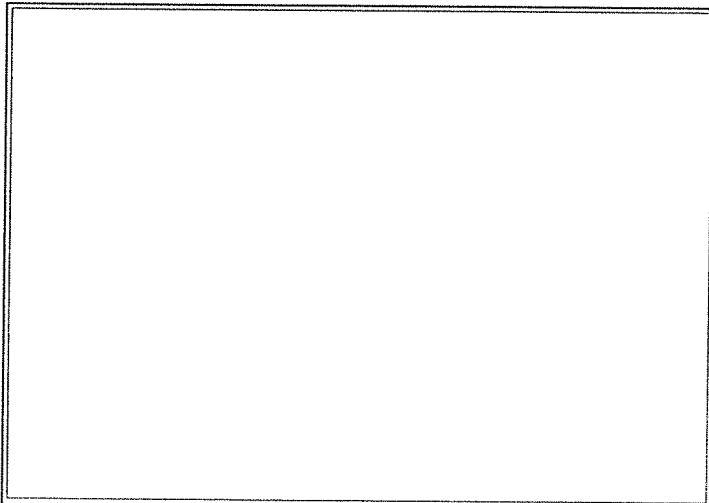
COMPARABLE SALE #4

813 Bryant St
Rahway, NJ 07065
Sale Date: c07/17
Sale Price: \$ 259,000



COMPARABLE SALE #5

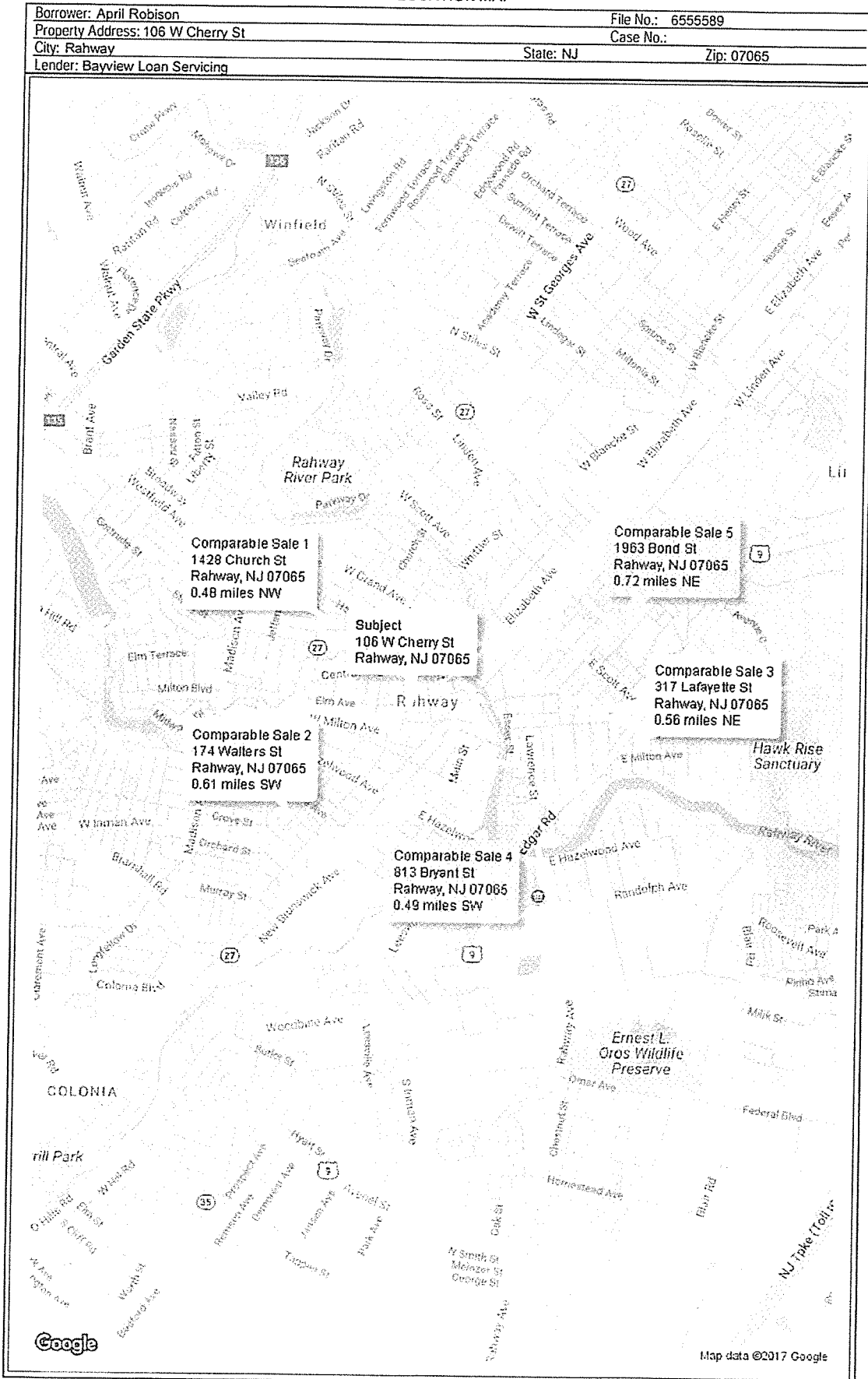
1963 Bond St
Rahway, NJ 07065
Sale Date: c06/17
Sale Price: \$ 274,900



COMPARABLE SALE #6

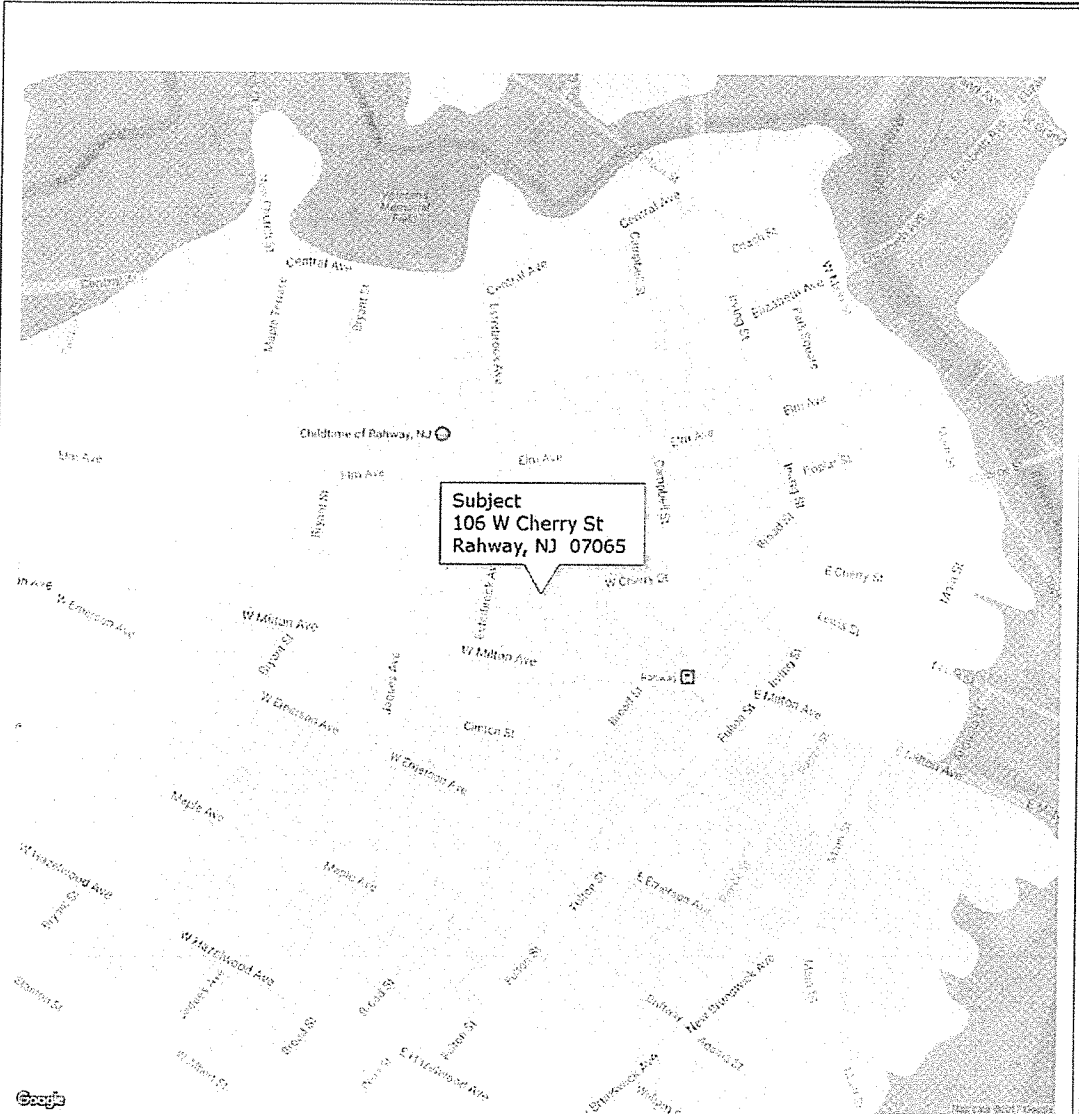
Sale Date:
Sale Price: \$

LOCATION MAP



FLOOD MAP





Borrower: April Robison	File No.: 6555589
Property Address: 106 W Cherry St	Case No.:
City: Rahway	State: NJ
Lender: Bayview Loan Servicing	Zip: 07065



FLOOD INFORMATION

Community: City of Rahway
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 34039C0044F
Panel: 0044F
Zone: X
Map Date: 09-20-2006
FIPS: 34039
Source: FEMA DFIRM

LEGEND

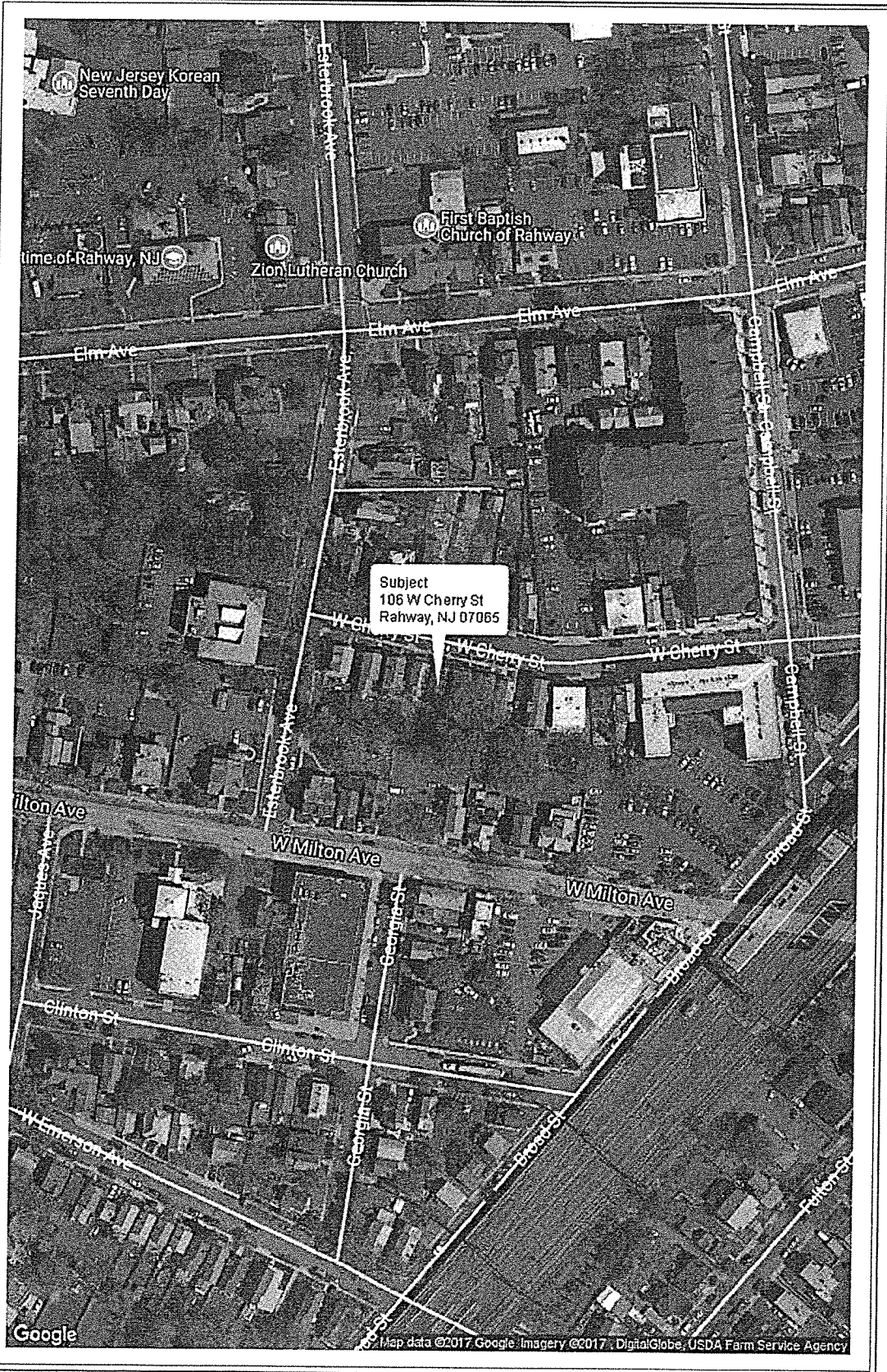
-  = FEMA Special Flood Hazard Area - High Risk
-  = Moderate and Minimal Risk Areas
- Road View:
 -  = Forest
 -  = Water

Sky Flood™

No representation or warranty is made by any party concerning the content, accuracy or completeness of the flood report, including any warranty of fitness for a particular purpose or use. Flood maps are not to be used for any purpose other than for general information and are separate from flood zone information or insurance policies. No liability is accepted for any third party for any use or misuse of the flood map or its data.

AERIAL MAP

Borrower: April Robison	File No.: 6555589
Property Address: 106 W Cherry St	Case No.:
City: Rahway	State: NJ
Lender: Bayview Loan Servicing	Zip: 07065



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

Herbert B. Raymond, Esq., Attorneys at Law
7 Glenwood Avenue, 4th Floor
East Orange, New Jersey 07017
(973) 675-5622; (408) 519-6711 Telefax
Email: bankruptcy123@comcast.net
Herbert B. Raymond; Jeffrey M. Raymond, Esq.;
Kevin L. DeLyon, Esq.
Attorneys for the Debtor(s)

In Re:

APRIL D. ROBINSON, DEBTOR

Case No.: 17-21145 RG

Hearing Date: 9/20/17@ 9:00 a.m.

Judge: GAMBARDELLA

NOTICE OF CHAPTER 13 PLAN TRANSMITTAL

The enclosed ☒ plan, ☐ modified plan is proposed by the debtor and was filed on
JUNE 14, 2017. It has been served on you because the plan contains motions
that may adversely affect your interest.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

☒ Real Property:

The debtor(s) has valued real property located at 448 Catalpa Ave., Plainfield, NJ
[address] at \$ 272,571. The
debtor(s) believes the first lien on the property to be in the approximate amount of \$ 333,925

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: Zillow, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

☐ **Personal Property:**


The debtor(s) has valued personal property described as: _____ at \$ _____.

The debtor(s) believes the lien on the property to be in the approximate amount of \$ _____.
[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

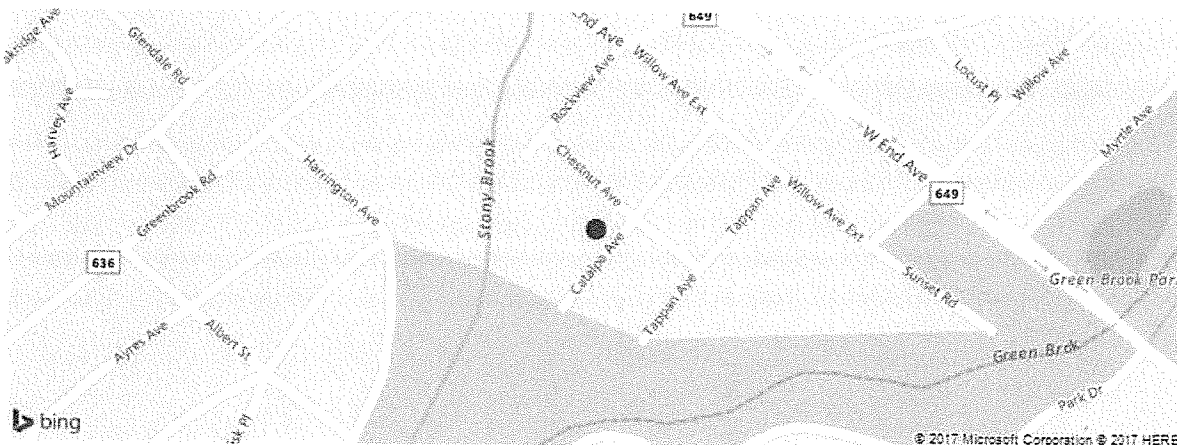
The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for SEPTEMBER 20, 2017.
Objections to any relief sought in the plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH AN ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

City, State, or Zip 

448 Catalpa Ave, North Plainfield, NJ 07063



448 Catalpa Ave,
North Plainfield, NJ 07063

-- beds · -- baths · 1,574 sqft


OFF MARKET


Zestimate®: \$272,571


Rent Zestimate®: \$2,000 /mo


This is a 1574 square foot, single family home. It is located at 448 Catalpa Ave North Plainfield, New Jersey.

Facts and Features


 **Type**
Single Family

 **Year Built**
1924

 **Heating**
No Data

 **Cooling**
No Data

 **Parking**
Attached Garage

 **Lot**
7,500 sqft

INTERIOR FEATURES

Flooring

Floor size: 1,574 sqft

SPACES AND AMENITIES

Size

Unit count: 1

Home Value

Zestimate

448 Catalpa Ave, North Plainfield, NJ 07063 Zillow
\$272,571

ZESTIMATE RANGE	LAST 30 DAY CHANGE	ONE YEAR FORECAST
\$259,000 - \$286,000	+\$5,186 (+1.9%)	\$282,929 (+3.8%)

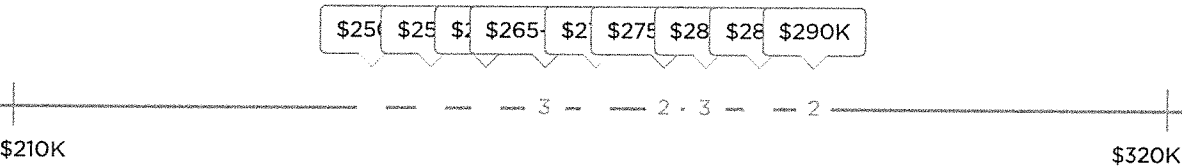
Owner Dashboard



Do you own this home? See your Owner Dashboard.

Comparable Homes

Homes like this sold for \$250-290K.



Improve Your Home Value

PROJECT	PROJECT COST	ADDED VALUE
Hardwood Floors	\$20,822	+\$13,890
Paint	\$18,841	+\$12,278
Landscaping	\$20,842	+\$11,692
Deck	\$15,030	+\$10,353
Garage	\$14,603	+\$10,221
Basement	\$3,156	+\$2,337
Attic	\$1,690	+\$1,537
Roof	\$1,295	+\$1,327

Price / Tax History

DATE	EVENT	PRICE		\$/SQFT	SOURCE
05/24/06	Sold	\$351,500	+114%	\$223	Public Record
10/27/00	Sold	\$164,500		\$104	Public Record

Neighborhood: 07063

MEDIAN ZESTIMATE

\$208,900

↑ 6.7%

Past 12 months

MARKET TEMP

Warm

Buyers' Market

Sellers' Market

FORECLOSURES (per 10K)

9.3

7.1

1.7

07063

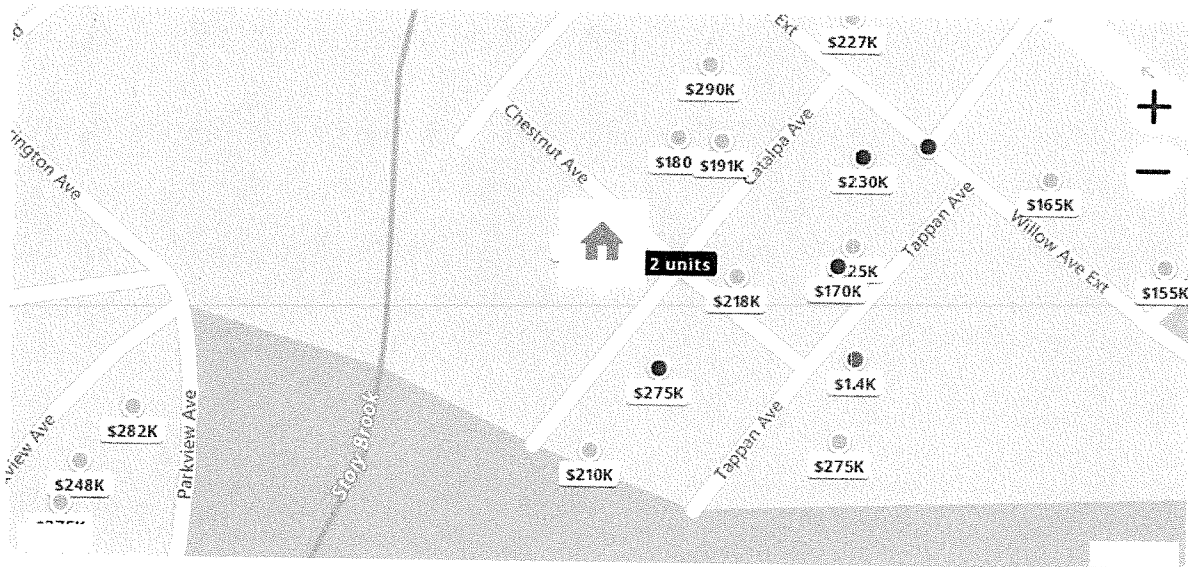
North
Plainfield

United
States

Zillow predicts will increase 2.6% next year, compared to a 1.2% rise for North Plainfield as a whole. Among 07063 homes, this home is valued 29.3% more than the midpoint (median) home, and is valued 17.7% more per square foot.

🚶 Walk Score® 21 (Car-Dependent)

NEIGHBORHOOD MAP



NEARBY HOMES



OFF MARKET
\$283,794 -- bds • -- ba • 1,798 sqft
444 Catalpa Ave, North Plainfield, NJ



OFF MARKET
\$209,398 -- bds • -- ba • 1,192 sqft
452 Catalpa Ave, North Plainfield, NJ

Nearby Schools in North Plainfield

4	North Plainfield High	7-12	0.8 mi
out of 10			
6	Washington Elementary	PK-5	1.0 mi
out of 10			
6	Lincoln Middle	6-8	1.9 mi
out of 10			

Data by GreatSchools.org

About the ratings: GreatSchools ratings are based on a comparison of test results for all schools in the state. It is designed to be a starting point to help parents make baseline comparisons, not the only factor in selecting the right school for your family.

Disclaimer: School attendance zone boundaries are provided by a third party and subject to change. Check with the applicable school district prior to making a decision based on these boundaries.

Similar Homes for Sale

219 Willow Ave Ext, North Plainfield, NJ 07063	FOR SALE \$229,634 3 beds, 1.5 baths, 2156 sqft 219 Willow Ave Ext, North P
956 Myrtle Ave, Plainfield, NJ 07063	FOR SALE \$269,950 4 beds, 3.0 baths, -- sqft 956 Myrtle Ave, Plainfield, t
65 W End Ave, North Plainfield, NJ 07060	FOR SALE \$285,000 3 beds, 2.0 baths, -- sqft 65 W End Ave, North Plainf
129 Myrtle Ave, North Plainfield, NJ 07060	FOR SALE \$265,000 4 beds, 2.0 baths, 1672 s... 129 Myrtle Ave, North Plainf
61 W End Ave, North Plainfield, NJ 07060	FOR SALE \$229,888 2 beds, 2.0 baths, 1300 s... 61 W End Ave, North Plainfi

Nearby Similar Sales

SOLD: \$249,500 Sold on 7/27/2017 3 beds, 2.5 baths, 1721 sqft 197 W End Ave, North Plainfield, NJ 07060
SOLD: \$255,000 Sold on 8/11/2017 4 beds, 2.0 baths, 1824 sqft 468 Greenbrook Rd, North Plainfield, NJ 07063
SOLD: \$260,000 Sold on 2/3/2017 3 beds, 1.5 baths, 1264 sqft 72 Sunset Rd, North Plainfield, NJ 07063
SOLD: \$265,000 Sold on 7/24/2017 4 beds, 2.0 baths, 1686 sqft 115 Willow Ave, North Plainfield, NJ 07060
SOLD: \$265,000 Sold on 12/29/2016 3 beds, 2.0 baths, 1571 sqft 508 Ayres Ave, North Plainfield, NJ 07063

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: APRIL ROBINSON,

Case No.: 17-21145 RG

Judge: ROSEMARY GAMBARDELLA

Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> Original | <input type="checkbox"/> Modified/Notice Required | <input type="checkbox"/> Discharge Sought |
| <input checked="" type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | <input checked="" type="checkbox"/> No Discharge Sought |

Date: JUNE 14, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ **per MONTH to the Chapter 13 Trustee, starting on JUNE OF 2017for approximately SIXTY (60) months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 106 West Cherry Street, Rahway, New Jersey. Trustee is not to pay Bayview Loan Servicing, LLC's, pre-petition arrearage claim regarding this property. Pre-petition mortgage arrears, due to Bayview Loan Servicing, LLC, are to be addressed through loan modification. Debtor to make loss mitigation payment, not regular monthly mortgage payment, to Bayview Loan Servicing, LLC.

Proposed date for completion: NOVEMBER 30, 2017, OR AS EXTENDED BY THE COURT

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

** i. \$325 per month, starting in June of 2017, through and including November of 2018;

ii. \$650 per month, starting in December of 2018, for a period of forty-two (42) months

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
HERBERT B. RAYMOND, ESQ., ATTORNEYS AT LAW	ADMINISTRATIVE EXPENSE (COUNSEL FEES & SUPP. FEES	\$2,800 (BALANCE OF ORIGINAL FEE PLUS SUPP. COUNSEL FEES)
MARIE-ANN GREENBERG, ESQ., CHAPTER 13 TRUSTEE	ADMINISTRATIVE EXPENSE)	\$3,684

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CAPITAL ONE BANK	MORTGAGE ARREARS PERTAINING TO REAL PROPERTY LOCATED AT 448 CATALPA AVE., PLAINFIELD, NEW JERSEY	\$11,000	N/A	\$11,000	CONTINUED PAYMENTS BY THE DEBTOR DIRECTLY TO CAPITAL ONE BANK STARTING IN JUNE OF 2017
PLAINFIELD MUA	UNPAID WATER AND SEWER CHARGES REGARDING 448 CATALPA AVE., PLFD, NJ	\$200	N/A	\$200	CONTINUED PAYMENTS STARTING IN JUNE OF 2017
OCWEN LOAN SERVICING	MORTGAGE ARREARS REGARDING REAL PROPERTY RE: 86 GRANDVIEW AVE., N. PLAINFIELD, NJ	\$11,000	N/A	\$11,000	CONTINUED PAYMENTS STARTING IN JUNE OF 2017
NORTH PLAINFIELD UTILITIES	UNPAID WATER AND SEWER CHARGES	\$200	N/A	\$200	CONTINUED PAYMENTS STARTING IN JUNE OF 2017

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
EINHORN, HARRIS, ARCHER ET AL; MIDLAND FUNDING; NEW CENTURY FINANCIAL (3 JUDGMENTS); WARLAW HARTRIDGE SCHOOL	JUDGMENT LIENS AGAINST REAL PROPERTY LOCATED AT 106 W. CHERRY ST., RAHWAY, NJ; 448 CATALPA AVE., PLAINFIELD, NJ; 86 GRANDVIEW AVE., N. PLAINFIELD, NJ	\$100,000 AS TO EINHORN, HARRIS; \$14,400 AS TO MIDLAND FUNDING; \$6,282 AS TO NEW CENTURY (1); \$5,884 AS TO NEW CENTURY (2); \$2,327 AS TO NEW CENTURY (3); \$11,818 AS TO WARLAW HARTRIDGE SCHOOL	\$UNKNOWN	BAYVIEW LOAN SERVICING AS TO THE WEST CHERRY PROPERTY; CAPITAL ONE BANK MORTGAGE ON 448 CATALPA AVE., PLAINFIELD, NJ; OCWEN LOAN SERVICING MORTGAGE ON 86 GRANDVIEW AVE., N. PLAINFIELD, NJ	NO VALUE AS TO ANY OF THE JUDGMENT LIENS	N/A	NO VALUE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan: i. Ally Bank, continued payments on automobile loan financing a 2014 Kia Sorrento, no arrears. Continued payments directly to Ally Bank, no arrears. ii., Wyndham Resorts, continued payments regarding timeshare unit located at National Harbor, Maryland, no arrears. Continued payments by the Debtor directly to Wyndham Resorts.

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than _100_ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid
FEDERAL LOAN SERVICES	NON-DISCHARGEABLE OBLIGATION	DIRECT PAYMENTS BY THE DEBTOR. TRUSTEE IS NOT TO PAY STUDENT LOAN OBLIGATIONS. DIRECT PAYMENTS TO BE MADE BY THE DEBTOR	DIRECT PAYMENTS BY THE DEBTOR. TRUSTEE IS NOT TO PAY THIS OBLIGATION.

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
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Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

EINHORN, HARRIS, ARCHER ET AL; MIDLAND FUNDING; NEW CENTURY FINANCIAL (3 JUDGMENTS); WARDLAW HARTRIDGE SCHOOL	JUDGMENT LIENS AGAINST REAL PROPERTY LOCATED AT 106 W. CHERRY ST., RAHWAY, NJ; 448 CATALPA AVE., PLAINFIELD, NJ; 86 GRANDVIEW AVE., N. PLAINFIELD, NJ	ENTIRE LIEN AS TO ALL JUDGMENT LIENS; \$100,000 AS TO EINHORN, HARRIS; \$14,400 AS TO MIDLAND FUNDING; \$6,282 AS TO NEW CENTURY (1); \$5,884 AS TO NEW CENTURY (2); \$2,327 AS TO NEW CENTURY (3); \$11,818 AS TO WARLAW HARTIGE SCHOOL
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Counsel Fees and Supplemental Counsel Fees
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified:

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: JUNE 14, 2017

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: JUNE 14, 2017

/S/ APRIL ROBINSON
Debtor

Date: _____

Joint Debtor